





## Intimations.

## VICTORIA DISPENSARY.

## AERATED WATERS.

**WATER.**—The Water-fused is absolutely pure.

**STEAM PLANT.**—Of the latest and most powerful type.

**SUPERVISION.**—The whole process of manufacture is under the continuous supervision of a qualified English Chemist.

**THE PRODUCT.**—Will bear comparison with the Waters made by the most noted makers in England.

DAKIN, CRICKSHANK & Co., LD.

VICTORIA DISPENSARY.

A. S. WATSON & CO., LD.

## CHEMISTS BY APPOINTMENT.

ESTABLISHED A.D. 1841.

## MANUFACTURERS OF AERATED WATERS.

**OUR NEW FACTORY** has been recently refitted with automatic Steam Machinery of the latest and most approved kind, and we are well able to compete in quality with the best English make.

The purest ingredients only are used, and the utmost care and cleanliness are exercised in the manufacture throughout.

## "BOMBAY SODAS."

We continue to supply large bottles as heretofore, *Free of Extra Charge*, to those of our Customers who prefer to have them to the ordinary size.

## COAST PORT ORDERS.

whenever practicable, are despatched by first steamer leaving after receipt of order.

For COAST PORTS, Waters are packed and placed on board ship at Hongkong prices, and the full amount allowed for Packages and Empty when received in good condition.

Courteous O. D. Berks supplied free on application.

Our Registered Telegraphic Address is "DISPENSARY, HONGKONG." And all signed messages addressed thus will receive prompt attention.

The following is a List of Waters always kept ready in Stock:

PURE AERATED WATER

SODA WATER

LEMONADE

POTASH WATER

SALTZER WATER

LITHIA WATER

SARSAPARILLA WATER

TONIC WATER

LEMON SQUASH

GINGER ALE

RASPBERRYADE

GINGERADE

No Credit given for Bottles that look dirty or greasy, or that appear to have been used for any other purpose than that of containing Aerated Waters, as such Bottles are never used again by us.

A. S. WATSON & Co., LIMITED.

The Hongkong Dispensary, Hongkong.

## TO SUBSCRIBERS.

SUBSCRIBERS TO "THE HONGKONG TELEGRAPH" ARE MOST RESPECTFULLY REMINDED THAT ALL SUBSCRIPTIONS MUST BE PAID IN ADVANCE.

## DEATH.

At the International Hospital, Kobe, on the 18th June, FRANK T. WILLIAMS, aged 43 years, late of the Shanghai Club.

The Hongkong Telegraph.

HONGKONG, SATURDAY, JULY 1, 1893.

## TELEGRAMS.

## THE ASCOT CUP.

LONDON, June 15th, 1893.

The Gold Cup, value 1000 sovs., with 2000 sovs. in specie in addition, out of which the second shall receive 500 sovs. and the third 250 sovs., added to a sweepstakes of 20 sovs. each, half forfeit three years old, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, 32nd, 33rd, 34th, 35th, 36th, 37th, 38th, 39th, 40th, 41st, 42nd, 43rd, 44th, 45th, 46th, 47th, 48th, 49th, 50th, 51st, 52nd, 53rd, 54th, 55th, 56th, 57th, 58th, 59th, 60th, 61st, 62nd, 63rd, 64th, 65th, 66th, 67th, 68th, 69th, 70th, 71st, 72nd, 73rd, 74th, 75th, 76th, 77th, 78th, 79th, 80th, 81st, 82nd, 83rd, 84th, 85th, 86th, 87th, 88th, 89th, 90th, 91st, 92nd, 93rd, 94th, 95th, 96th, 97th, 98th, 99th, 100th, 101st, 102nd, 103rd, 104th, 105th, 106th, 107th, 108th, 109th, 110th, 111th, 112th, 113th, 114th, 115th, 116th, 117th, 118th, 119th, 120th, 121st, 122nd, 123rd, 124th, 125th, 126th, 127th, 128th, 129th, 130th, 131st, 132nd, 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the Mekong Valley. Phya da (how General of the Siamese Army, is about to be sent to the East, and will be to the Upper Mekong. Several hundred men are to be sent to the East, and will be to the Upper Mekong. Several hundred men are to be sent to the East, and will be to the Upper Mekong.

It is interesting to notice how a certain good friend with a fat alpaca quills when a plain and commonsense solution of the present difficulty is presented in the press. These abominable papers! strikes the much saluted ornament of Siem, "how can they suggest such solutions when we stand on our rights?" We are afraid the pedestal is something more substantial than rights, and that other motives than zeal in Siem's cause are agitating the noble breast of Siem's friend. But what is amusing is that these "abominable papers" are used as the instruments of the good friend of Siem; and a local paper is made to air the opinions of the fountain head through the instrumentality of the satisfied friend. So these "abominable papers" are of some use after all, and though they are only adopted by the back stairs, they are made to keep the ball a-rolling and the pot a-boiling—*Free Press*.

## TIENTSIN.

(FROM OUR OWN CORRESPONDENT.)

June 21st.  
Some desirable changes are being made on the roads about Tientsin. About the East gate a section of the stone road has been taken up and macadam put in its place. The stone was an improvement on the mud which prevailed all some 10 or 12 years ago, especially in the rainy season, and it is gratifying to have some portions still further improved. It is to be hoped that all the stone sections will soon be condemned and transpired. But changes and improvements go on slowly. A portion of the Chinese bunding opposite the eastern side of the city, along which passes the important road leading to the business part of the city and to the Viceroy's yamen, gave way last autumn. It greatly impeded traffic, though it did not stop it. All in winter and early spring passed, all the crumbling was gradually made the road impassable, and all the traffic into a narrow, stone-paved back-street, before repairs were begun. This was about two months ago, and they are scarcely completed yet, although the break was less than 300 feet in length. The low state of the river and the diminished amount of traffic previous to the arrival of the steamers would seem to have indicated that as the best time for the proper accomplishment of such repairs, the reconstruction of the great road leading from this to Peking, is progressing slowly. The grading is done for a distance of some 15 miles from the city, and the metalling is done over about 10 miles of this distance. If this road is ever completed, and the first part is all kept in repair till the last part is finished, it will be a great boon to Peking-bound travellers, provided more rapid and easier means of transportation, flying machines for instance, do not supersede it.

The weather is hot, the mercury ranging about 80 deg. in unexposed shade. It is also very dry, though scarcely a day passes without some threatening indications of rain, which induces the hope that the needed moisture will reach us ere long.

Dr. Macgowan, visiting the north, returned from Peking a few days ago. Yesterday he procured an interview with the Viceroy. He appeared to be pleased with his visit, for he "got what he went for," which is not always the good fortune of those who call on the great man. He went expecting to "get a drubbing" in behalf of his country, and was not disappointed. The Viceroy expressed himself very strongly both as regards the conduct of the U. S., and the dilatoriness of his own Government in not at once instituting retaliatory measures for the insult received by his Government, and the injury done to many of his subjects. He still thought, however, that a satisfactory arrangement could be reached between the two Governments, by means of a treaty "on reciprocity lines, similar to those proposed by the Doctor in an open letter to Secretary Blaine last year." The Viceroy expressed himself as being in favour of some course. Dr. Macgowan went out on the railroad to-day, and hopes, from the furthest point to which the trucks run, to get a view of the eastern terminus of the Great Wall.

Last evening the Doctor gave an address before the Literary and Debating Society. It was an interesting medley of the results of some of his observations, and studies of phenomena and folk-lore in Japan and China. A catechetical exercise followed the address, which was full of interest, and a little information was brought before the Society during the session of nearly two hours; at the close of which a hearty vote of thanks was accorded to the lecturer.—*N. G. Daily News*.

## THE WILD-CAT COLUMN.

What a horrid change has come over the spirit of the re-construction dream all at once!

Some Tammanyans are renewing enquiries as to when the directors of the defunct Van Dine's Land Bank are to be brought to book.

There seems to be some doubt as to who stole the cash from the notorious Imperial Bank (Melb.), and possible "revelations" are talked of.

Money Wigrams involved! Alas, for the glorious days of the *Lightnings* and *Marco Polo*, with their rivals, the *White Stars* and *James Balances*!

Some of the Sydney newspapers, even after the suspension of the bank, quoted the shares of the Commercial of Sydney at "sellers 80"—sales having been effected with difficulty at 45.

A Victorian money-order clerk was recently suspended for speaking negligently of a bank—state also suspended. He was permitted to keep his billet after tendering a humble apology.

Under the pressure of the cyanide competition, the cost of barrel chlorination is gradually being reduced in America. The great problem remains—i.e., a cheaper method of producing chlorine.

The "confidence" doctrine is like a letter full of the deepest sympathy for a good cause, but containing no cash. Men with abundance of money have no confidence. Those with heaps of confidence have no money.

When the Royal Bank of Queensland died last week, hoping to rise again on the day of the reconstruction of the dead, there was but a passing ripple of excitement. The public capacity for excitement is about worn out.

Item of bank news: "The banks of Melbourne, prior to the recent trouble, held about £13,000,000 in cash, gold, and consols. It is estimated that they now hold £10,500,000." So that a pull of £2,500,000 on the alleged cash overturned the show.

A careful comparison of the speeches made last week at the "reconstruction" meeting of a certain bank, reveals the singular fact that the eloquence of the speakers was strictly regulated by the size of their respective overdrafts on that institution.

Most of the re-construction banks propose to pay all their creditors with shares or long-dated paper, except note-holders, the Government (which has a prior claim), and "other preference creditors." Who are the "other preference creditors?"

Is this a conundrum? How will the Australian banking-collapse be set down in Australian history? Will it be believed that the banks were the innocent victims of stupid public panic, or that the public were victims of the greatest bank-robbery of the century?

According to Alfred Deakin, in his speech on behalf of Director Bell, of the lamented Mercantile Bank, that institution collapsed simply because of the "stupid absence of outside support." Regarded as a sample of barbaulic glib, this utterance takes a high place.

Dibbs' bank-act limits the circulation of notes by the amount of a bank's capital and reserve-fund. To ensure the existence of the reserve-fund it should provide that the amount be invested in Government bonds and consols—otherwise the limitation is a hideous farce.

To the recent suspension of a Sydney bank's death of a lady is attributed. The details of the occurrence are pathetic and painful, but in the interest of that mysterious thing, confidence, an inquest, as well as publicity, has been dispensed with as quite unnecessary under the circumstances.

The Eureka, accounted one of the few regularly payable mines in the Northern Territory, and which, during 20 months ending 31st December last, turned out £9447 worth of gold (£6000 profit), was a few weeks ago sold for £1000 to Tong Hing Chong, who had secured the first refusal.

The reconstruction of the Queensland National Bank means the reconstruction of the syndicate crowd of stiff who hang on to the tail-walk of the Government. No proposal for reconstruction should be entertained till a severe enquiry into the overdraft system has been made.

A large contractor paid into one of the recently-suspended N.S.W. banks some thousands of pounds, chiefly to be spent in wages, within a few hours of the notice of suspension. It is only one of many cases differing only in degree, but can one instance be given of a bank director, or manager, doing likewise?

A wealthy Hebrew, well known as a mining speculator, was recently nominated for membership in the Stock Exchange of Melbourne, and was blackballed. The reason advanced for subjecting him to this indignity was that he had only £200 for the seat, whereas there is an unwritten law fixing the minimum recognised value at £1000.

Mining by tribute-system is largely increasing in N.S.W. With hard work, cheap crushing, and, above all, most of the dear work done by deducting companies, tributors are averaging fair wages. About the best tribute in the province is that of the New Bushman's Park, held by ten men on a 10 per cent. royalty. Last crushing, 352 ozs. from 168 tons. Reef about a foot and well opened-up.

Sir George Verdon was carefully voted into the chair for a seat on a bank reconstruction meeting. Tackled as to whether he was a shareholder, Verdon stated that he held a few shares. He was there as an old friend of the Bank, and as a representative of British creditors—not, apparently, as the former manager, who had happened to clear out when the fruits of the boom were beginning to be gathered.

One of the causes given for the big insolvency of Mr. Yemcken, of Melbourne, is "depreciation in the value of his *freehold residence*." It is difficult to see how a gentleman can get into debt through a reduction in the rent, which he, as tenant, pays to himself, as landlord. At this rate a sudden fall in the price of diamonds might bankrupt the husband of a lady who wore a £10,000 necklace day and night.

"Does having been convicted of a felony disqualify for a seat on a bank reconstruction?" was a question asked at a recent Sydney reconstruction meeting. The voice was a gentle one, and its owner a mild, non-militant-looking greybeard person in black, but it made one of the nominated reconstructionists as red in the face as if he had been asked to publicly exhibit the securities for his overdraft.

A bank's "reserve fund" is one of those things which religiously disappear when called for, and the "contingency account" seems to have no existence in fact when contingencies require to be met. Melbourne has had recent experience of bankers professing to hold large reserve funds until they closed their doors, whereupon the liquidators came in and hunted for these mythical resources in vain.

The very latest Melbourne commercial novelty is a wall-greased well, canvassing for tomb-stones. His funeral got up, high stepper and dog-cart are absolutely irreproachable. The death-column of the daily papers give him the cue to the house of desolation, and the grief being fresh and warm, the order for the stone is put in hand even before the cadaver is planted. He is doing a roaring trade, merited by his cast-iron-enterprise.

One of the joys of the bank re-construction schemes is that none of them, or hardly any of them, place any restriction whatever on the dividends which may be paid in the immediate future. Therefore, some day the re-constructed depositor, who is out in the cold with his money locked up for 20 years, may hear that his bank is paying 25 per cent. dividends to its shareholders, though it won't pay him a cent; and he may rejoice exceedingly thereat.

The loaves of N.S.W. are condemned as too poor to pay, and many have been worked and abandoned because the yield was not more than five per cent. A man with a five per cent. yield tin-mine would be "find out" of most Sydney mining circles. Yet the average of the world's great tin-mines of the world, is only

three per cent. of block tin, and there are many paying tin-mines in Cornwall whose return is from 50 to 70 lbs. of tin per ton of ore.

Two days before the City of Melbourne Bank closed its doors the accredited Melbourne representative of the Scotch depositors had cabled, as the result of a thorough investigation, that the bank was perfectly sound, but neither this, nor the guarantee by the Union Bank to meet the May deposits, apparently allayed the alarm of the canny Scots. Australian bank directors' revised litany: "From plague, pestilence, Scotch depositors, and sudden death, good Lord deliver us!"

A depositor, early the other day, drew £500 out of a Sydney bank. In the afternoon, he reappeared, and was seen sorting notes out on the counter. To him the accountant—"Just now, we don't care about accepting deposits from customers an hour or two after they have withdrawn their accounts." "Oh, but I'm not thinking of redepositing, thanks. These are my bank's notes and I want gold for that." The bank had to keep up the dignity of its attitude in hard cash.

According to published statements, it would appear that the Queensland National Bank has been more or less on the down grade since 1889. In that year it reached the summit of its glory, and the net profits were £100,000; in 1890, £100,000; in 1891, they got down to £70,000; and in 1892 they stood at £78,373. The capital was £300,000, and as a 10 per cent. dividend, by any known process of arithmetic, takes £30,000, it would seem as if the Q.N. had, for the last two years, been paying away more than it earned.

Premier McIlwraith (Q.) has struck the most statesmanlike idea yet evoked by the banking crisis. He proposes to abolish bank paper and issue instead State notes for £50,000, that being the average amount of the Queensland paper circulation. The State notes will be made a legal tender for the present, but when the gold now locked up gets again into circulation, they will be redeemable on demand in the customary way. When he is not led astray by a yearning to grind his own or his friend's private axe, McIlwraith is still the best of Australian financiers, and his simple and logical scheme is a brilliant contrast to the circuitous devices of the Dibbs and Patterson Cabinets.

The Colonial Bank of Australasia "re-constructed" even its own dividend. The 8 per cent. alleged profit was payable to shareholders on and after a certain momentous Friday, but though a few of the city shareholders turned up promptly and got their cash, very few of the country ones were on the spot. From Monday to Friday inclusive were holidays, and the institution kept closed. On Saturday it suspended, and the disappointed stockholder who arrived in a frenzy at the big front door was "left" like the public in general. The bank that falls down dead in the very act of paying a dividend is obviously an institution with heart-disease.

The shares of that gigantic monopoly, the Sydney Gas Co., have fallen. It would please the public if the price of gas fell as well. In Balthurst the gas-works are the property of the Municipal Council. They have a limited consumption, and cannot make a marketable coke from Lithgow coal, the price is 3s. 6d. per 1000 feet, with a large discount if payment is made within seven days of receiving your account. In Sydney, where the consumption is simply colossal, and a big coke market, the price is over 50 per cent. higher, with no discount! Sydney Gas Co. could pay fair dividends at half the present price. And it is to secure the continuance of this sort of thing that the public is asked to give the Gas Co. and its tiny electric-lighting monopoly in the city! When the City Corporation's Lighting Bill gets through Parliament, which it will, the city will be lighted at half the present price.

Now that the depositors who got their money out of the banks are cursed all round for their want of confidence, it would be well (in the interests of public confidence) if bank managers and directors would give some proof of their own. It would be very interesting to know the number and amount of cheques, if any, drawn by directors and their confidential friends, within a week before putting up the shutters to hold a bank-director ship at present times. It must, indeed, be a trying ordeal. You meet in the street your grey-headed lifelong friend, already apoplectic and shaky in the knees. The loss of his fortune will be for him sentence of death. A word from you, and he will withdraw in gold. But no; perfectly aware that even now the reconstruction scheme is in the hands of the printer, you tell old Billy Hardcastle, who went to school with you, to have confidence, and that all is going swimmingly.

The City of Melbourne Bank, which collapsed last Wednesday, is an institution which ought not to be allowed to reconstruct; it is rather better absorbed by Act of Parliament. Its whole biography consists of one sentence; it had four-and-a-half millions in deposits, of which three-and-a-quarter millions were British capital. The City of Melbourne Bank was a mere rat-trap for British money, and a pawn-broking institution for lending out the same in Australia at massive interest. And, as Australia is already cumbered with far too much foreign capital, a bank which diverts itself entirely to this kind of business is a needless and a dangerous one. The City of Melbourne did so little Australian business that, in its local capacity, it was hardly worth calling a bank. It had only five branches in Australia, and it had five agencies in Britain for the purpose of gathering in deposits; therefore, like a shark, it was pretty nearly all mouth. Also, as the result showed, it was a month with a spiked tongue, the spikes all pointing inwards, so that it only worked one way.

Not only do numerous Sydney solicitors now-a-days engross their own deeds and registration copies, but several firms, making large incomes, have made a walking-horse of the hard times by discharging clerks wholesale, under the pretence of necessary retrenchment. Then these "evicted" lawyers get their articles clerks, who pay large premiums—some as high as £300—and receive only nominal salaries, to do the required engrossing *gratuit*, while the discharged clerks, who are generally married and families men, jolt the unemployed and live on whatever scraps they may chance to have. One Sydney firm, with a large criminal practice, worth, say, £1,500 a year, runs his office solely with articles clerks at a weekly cost of £2, his "managing clerk" receiving the gorgeous stipend of £1 per week. This noble employer, of his own motion, allows his clerks two weeks' holiday every Christmas, without pay. For absence through sickness pay is stopped as per period. Another N.S.W. attorney, whose practice brings in £3,000 a year, and who is a shining pillar in so-called religious circles, employs as a clerk a married man with three children, paying him the heart-breaking sum of 30s. a week. And of such is the segment of Scotch.—*Sydney Bulletin*.

## RESCUED FROM MISERY.

John E. Aubrey, Esq., Solicitor-N.S.W., kindly furnishes the following testimony:—"In January, 1879, I was master of a provisional school in the western district, and I married a delicate young lady, and was shortly afterwards appointed teacher under the Board of Education. Our first child was born in September, 1880, after which my wife never seemed to regain her usual strength. In May, 1881, she was suddenly taken very ill; the family doctor was sent for and was greatly puzzled; he, however, prescribed and the patient partly recovered. About twelve months later she was very much troubled with a painful throbbing movement in the abdomen, especially when lying down, loss of appetite, and what food was taken afforded no nourishment. Another doctor was called in, who sounded and prescribed, but to no purpose. We left the neighbourhood and went to Lithgow Valley, hoping to effect an improvement, but without result. Another doctor did all he could and decided that the case was one of enlargement of the liver, and this proved to be the case, as the abdomen swelled so large as to prevent dressing so matters progressed and got from bad to worse. Numerous doctors continued to do his little good and that only temporary, but all agreed that the system was generally weak and wanted building up; and the liver would sometimes swell and burst out of the body, and this proved to be the case, as the abdomen swelled so large as to prevent dressing so matters progressed and got from bad to worse. Numerous doctors continued to do his little good and that only temporary, but all agreed that the system was generally weak and wanted building up; and the liver would sometimes swell and burst out of the body, and this proved to be the case, as the abdomen swelled so large as to prevent dressing so matters progressed and got from bad to worse. 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